

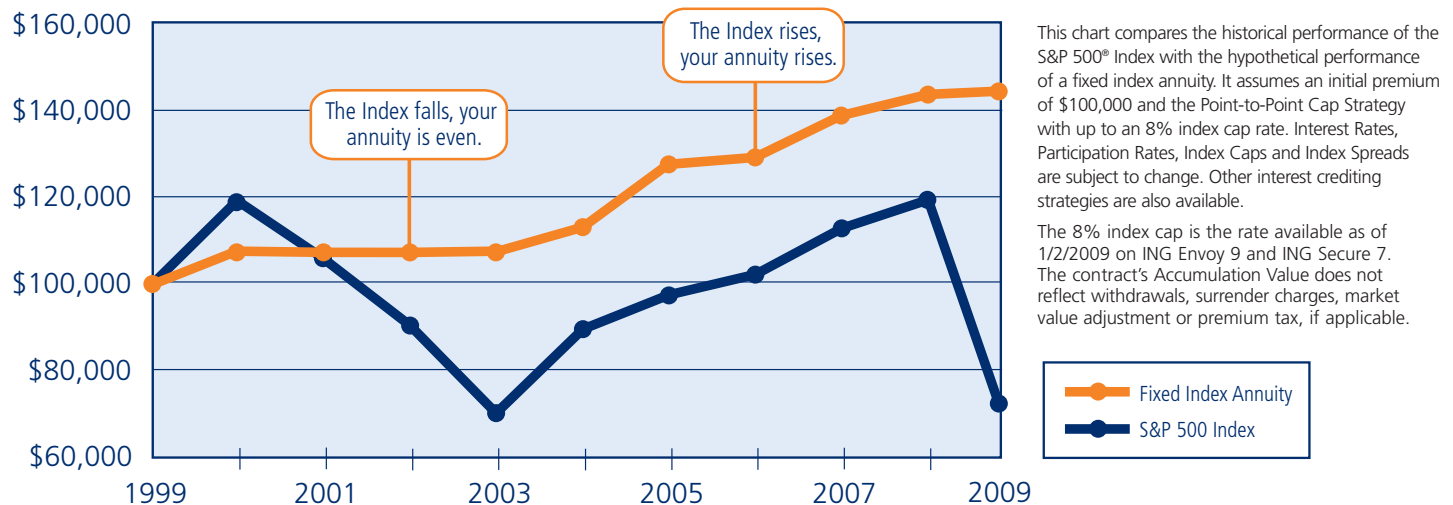
What Goes Up Doesn't Have to Come Down

The market goes up, the market goes down. And up. And down. And down again.

Sound familiar? Recent stock market volatility has left many investors feeling like they are on a roller coaster ride that just won't stop. If you are one of the passengers close to retirement, you may be looking for safer places that allow your retirement money to credit interest while offering protection from stock market free falls.

A fixed index annuity may provide you with exactly that. You get protection of principal (minus withdrawals and surrender charges) found with a traditional fixed annuity along with the potential for greater interest credit linked, in part, to the performance of a market index. When the index goes up, your contract's accumulation value may rise up to the applicable index cap rate, depending on the strategy elections you choose. If the index decreases, your contract's accumulation value doesn't lose value.

Fixed Index Annuities Help You Stay Protected



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